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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/814,800	03/31/2004	Kathleen Tyson-Quah	126-001USANCO

Thomas J. Perkowski, Esq., P.C.
 Soundview Plaza
 1266 East Main Street
 Stamford, CT 06902



CONFIRMATION NO. 4936

FORMALITIES LETTER



OC000000012937289

Date Mailed: 06/14/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

07/16/2004 EFLURES 00000121 10814800

FILED UNDER 37 CFR 1.53(b)

01 FC:2001 385.00 OP
 02 FC:2051 65.00 OP

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 385 to complete the basic filing fee for a small entity.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$450** for a Small Entity

- \$385 Statutory basic filing fee.
- \$65 Late oath or declaration Surcharge.

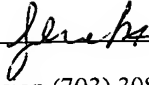
Replies should be mailed to: Mail Stop Missing Parts
 Commissioner for Patents
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*A copy of this notice **MUST** be returned with the reply.*

07/16/2004 EFLURES 00000121 10814800

01 FC:2001

385.00 OP



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,800
Filing Date : March 31, 2004
Title of Invention : COMPUTER-IMPLEMENTED METHOD OF REDUCING
RISK IN A PAYMENT-BASED TRANSACTION WHEREIN
PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A
COUNTERPARTY USING A PAYMENT BANK SYSTEM
OPERATED BY A PAYMENT BANK AND WHEREIN A
PAYMENT AUTHORIZING INSTRUCTION IS RETURNED
TO PAYMENT QUEUE FOR LATER RE-EVALUATION IN
THE EVENT THAT THE AMOUNT OF PAYMENT
AUTHORIZED BY SAID PAYMENT AUTHORIZING
INSTRUCTION EXCEEDS THE AVAILABLE BALANCE
Examiner : n/a
Group Art Unit : 3624
Attorney Docket : 126-001USANCO

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO NOTICE OF MISSING PARTS OF APPLICATION
FILING DATE GRANTED

Sir:

In response to the Notice of Missing Parts of Application/Filing Date Granted dated June 14, 2004, Applicant submits herewith the following documents for filing in the above-referenced Application:

- Part 2 of Notice Of Missing Parts Of Application/Filing Date Granted; and
- Kathleen D. Tyson Check No. 998 in the amount of \$450.00.

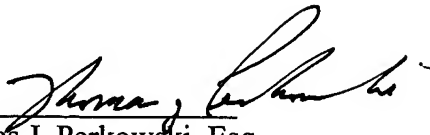
Please address all correspondence to:

Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902

The Commissioner is authorized to charge any fee deficiencies to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

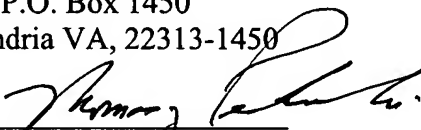
Dated: July 13, 2004


Thomas J. Perkowski, Esq.
Attorney for Applicant
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CERTIFICATE OF FIRST CLASS MAIL
UNDER 37 CFR 1.8

I hereby certify that this correspondence
is being deposited with the United States
Postal Service on May 28, 2002 in a prepaid
postage envelope as First Class Mail
addressed to:

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Alexandria VA, 22313-1450


Thomas J. Perkowski, Esq.
Reg. No. 33,134
Dated: July 13, 2004